

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

James L. Garland Jr.
Marci Jo Garland
Debtor(s)

JPMorgan Chase Bank, N.A.
Movant,

v.
James L. Garland Jr.
Marci Jo Garland
Ronda J. Winnecour, Esq., Trustee
Respondent.

Case No. 16-20204-JAD
Chapter: 13

Related to Claim No. 18

ORDER

AND NOW, this **24th day of February, 2017**, upon consideration of the **NOTICE OF MORTGAGE PAYMENT CHANGE** filed by **JPMorgan Chase Bank, N.A.** at Claim No. 18 in the above-captioned bankruptcy case,

It is hereby **ORDERED** that **on or before twenty-one (21) days from the date the Notice of Mortgage Payment Change** was docketed, the Debtor(s) or Debtor(s)' Counsel shall file, either:

- (1) an **AMENDED CHAPTER 13 PLAN**;
- (2) a **DECLARATION** that the existing Chapter 13 Plan is sufficient to fund the Plan with the modified debt; or
- (3) an **OBJECTION** to the *Notice of Mortgage Payment Change* as stated, and shall self-schedule a hearing on the matter pursuant to the Court's procedures.

The failure to timely file an Objection shall result in the allowance of the payment change without further order, notice or hearing. HOWEVER, no payment change will be implemented by the Chapter 13 Trustee until such time as the Debtor(s) or Debtor(s)' Counsel files an Amended Chapter 13 Plan or Declaration, whichever is applicable as required by this Order.

Jeffery A. Deller
United States Bankruptcy Judge

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
Western District of Pennsylvania

In re:
James L. Garland, Jr.
Marci Jo Garland
Debtors

Case No. 16-20204-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: 237

Page 1 of 1
Total Noticed: 2

Date Rcvd: Feb 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2017.

db/jdb +James L. Garland, Jr., Marci Jo Garland, 1017 Pizza Barn Road, Blairsville, PA 15717-4306
14240239 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail,
Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203-4774

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, National Association
bkgroup@kmlawgroup.com
Jeffrey S. Golembiewski on behalf of Joint Debtor Marci Jo Garland jgolembiewski@yahoo.com,
denisegole@yahoo.com
Jeffrey S. Golembiewski on behalf of Debtor James L. Garland, Jr. jgolembiewski@yahoo.com,
denisegole@yahoo.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 7